

Information to identify the case:

Debtor 1 **Peter J DeLuca, III**
First Name Middle Name Last Name

Debtor 2 **Jacqueline M DeLuca**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**
Case number: **15-14907-JKS**

Social Security number or ITIN **xxx-xx-9250**
EIN **-----**
Social Security number or ITIN **xxx-xx-8434**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Peter J DeLuca, III

Jacqueline M DeLuca

1/3/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Peter J DeLuca, III
Jacqueline M DeLuca
Debtors

Case No. 15-14907-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db/jdb	+Peter J DeLuca, III, Jacqueline M DeLuca, 342 Roosevelt Avenue, Lyndhurst, NJ 07071-3315
aty	+Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
515395280	+DJ Orthopedics LLC, 1430 Decision St., Vista, CA 92081-8553
515395281	+Eastern Account System I, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1175
515395282	+Liberty Mutual, PO Box 55126, Boston, MA 02205-5126
515614746	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
515395283	Midland Mortgage Company, PO Box 268959, Oklahoma City, OK 73126-8959
515464289	+Novad Management Consulting, LLC, Attn: Patricia Winters, BK Specialist, 2401 N.W. 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448
515395285	Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515395286	+Progressive Insurance Company, The Progressive Corporation, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
515395287	+Township Of Lyndhurst, Water/Sewer Dept., 253 Stuyvesant Avenue, Lyndhurst, NJ 07071-1832
515436102	+U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
515464288	+U.S. Dept. of HUD, 451 7th Street S.W., Washington, DC 20410-0001
515395288	+Union Build Credit Union, PO Box 6270, Parsippany, NJ 07054-7270
515395290	+Zucker Goldberg & Ackerman, 200 Sheffield St Ste 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 03 2017 23:48:03 U.S. Attorney, 970 Broad St.,

smg	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 03 2017 23:47:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515395277	+EDI: AARGON.COM Jan 03 2017 23:33:00 Aargon Agency, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
515521076	EDI: AIS.COM Jan 03 2017 23:33:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515395278	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 03 2017 23:48:31 Comcast Cable, 2121 John F. Kennedy Blvd., Jersey City, NJ 07305-1595
515395279	+EDI: CCS.COM Jan 03 2017 23:33:00 Credit Collection Services, PO Box 9134, Needham, MA 02494-9134
515395284	+E-mail/PDF: bankruptcy@ncfsi.com Jan 03 2017 23:46:17 New Century Financial, 110 S Jefferson Road Ste 104, Whippany, NJ 07981-1038
515395289	+EDI: VERIZONEAST.COM Jan 03 2017 23:34:00 Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Brian Gregory Hannon on behalf of Joint Debtor Jacqueline M DeLuca bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com

District/off: 0312-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Brian Gregory Hannon on behalf of Debtor Peter J DeLuca, III bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK bankruptcynotice@zuckergoldberg.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joel A. Ackerman on behalf of Creditor MIDFIRST BANK jackerman@zuckergoldberg.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com

TOTAL: 9